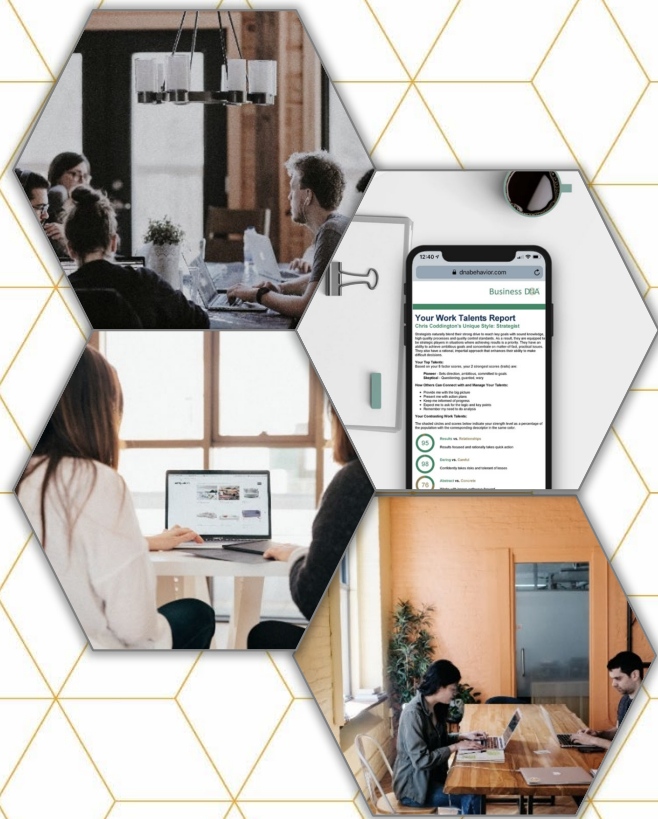


# A Guide to Identifying Money Disorders



## Identifying Money Disorders

### Introduction

Money Disorders are important to understand because they are behaviors that seriously deplete money and mental energy, potentially leading to greater stress, unhappiness, failure to perform and poor health.

A Money Disorder is a “persistent pattern of chronic self-destructive financial behavior that causes significant stress, anxiety, emotional distress and impairment in major areas of life.” They are not biases or predictable heuristic mistakes, one-off financial mistakes or a single occurrence of overspending.

In our experience, the Money Disorders are exhibited regardless of wealth, education, business experience. They will show up in financial planning and cross over into business, family and life decision-making. So, you may even see an experienced leader or entrepreneur exhibit some of these traits, or an inheritor of wealth, or others.

For coaches and financial professionals, the goal is to recognize that one or more money disorders exist and, if needed, refer the client to a mental health specialist for counseling.

### Potential Money Disorders Predictable from Natural DNA Behavior Discovery

The following Money Disorders are capable of being predicted through the DNA Natural Behavior Discovery Process. However, given the perceived negative nature of these disorders we have not incorporated them into consumer-focused reporting. Nevertheless, for a financial professional, coach or any type of consultant they do provide an additional level of “beware” insight.

The degree to which these Money Disorders will actually show up in decision-making and relationships depends on the person’s level of adaptation through Learned Financial Behavior and overall Financial EQ.

The propensity for the following disorders to be stronger will occur when each of the mentioned natural DNA behavioral trait scores are high relative to the population (ie over 70%).

1. Financially Secretive - More difficult to connect with and uncover their mindset through open money conversations: Co-operative + Reserved + Skeptical Traits.
2. Impulsive Decision-Maker – Will leap before they look: Spontaneous + Risk-Taker Traits
3. Extreme Loss Aversion – Extremely sensitive to losses and will seek guaranteed outcomes from their advisors: Cautious + Patient Traits.
4. Rigid Price Sensitivity – Overly conscious of the price paid for products and services: Planned and Fast-Paced Traits.
5. Risk Sabotage – May take larger risks than they can emotionally live with: Bold Sub-Factor Trait is over 20% higher than the Risk Tolerance Sub-Factor Trait.
6. Financial Inadequacy – Fears not having enough money for living and retirement despite having sufficient capital and income – Planned + Co-operative Traits.
7. Money Anger – Demonstrates anger over their financial position relative to others: Command + Outgoing Traits.

8. Financial Control Disorder – An obsessive need for financial control: Command + Planned + Skeptical Traits.
9. Financial Entrapment – Inability to manage feeling depressed about their finances: Co-operative + Outgoing Traits.
10. Financially Moody – Tendency to have significant financial mood swings: Outgoing + Spontaneous.
11. Financial Schemer – Ambitiously designs secretive financial arrangements that may be non-compliant: Reserved + Creative Traits + Competitive Sub-Factor Trait.

Money Disorders are exhibited regardless of wealth, education, business experience, and DNA behavioral style. In this sense, they are more than a natural struggle but a deep-rooted behavior that the person may have some awareness of but cannot prevent without psychological intervention. They usually stem from subconscious money beliefs, emotional reactions and false perceptions about money and life. For instance, the person may know that they are overspending but do not know how to stop it.

## More Chronic Money Disorders Requiring Mental Health Professional Guidance

Again, the following more Chronic Money Disorders are exhibited regardless of wealth, education, business experience, and also natural DNA behavioral style. In this sense, they are more than a natural struggle but a deep-rooted behavior that the person may have some awareness of but cannot prevent without psychological intervention. They usually stem from subconscious money beliefs, emotional reactions and false perceptions about money and life. For instance, the person may know that they are overspending but do not know how to stop it.

The main Chronic Money Disorders are:

1. Chronic Buying Disorder – Having consistently obsessive, irresistible, out-of-control buying urges that lead to financial difficulties, feelings of guilt or shame, and interfere with life.
2. Gambling Disorder – Having a persistent, recurrent problematic gambling habit leading to clinically significant distress impairment.
3. Financial Enabling – The inability to say no when a family member continues to ask for money and comes with a feeling of resentment or anger.
4. Financial Dependence – Heavy reliance on others for non-work income that creates extreme fear or anxiety of being cut-off, feelings of anger or resentment related to the non-work income, and a stifling of one's motivation, passion and/or drive to succeed.
5. Hoarding Disorder – Very persistent wealth accumulation with great difficulty in enjoying the financial success achieved.
6. Financial Denial – Attempts to cope by simply not thinking about money or trying not to deal with it to avoid feelings of distress.
7. Workaholism – A chronic addiction to being highly involved in low enjoyment work because of inner pressures that make the person feel guilty or depressed when not working.
8. Money Worship – A false belief that having more money will lead to greater happiness.
9. Financial Enmeshment – Has undue stress caused by a relationship with two or more people which is dysfunctional and operates in an increased state of fluidity without clear and appropriate boundaries, rules or roles.
10. Financial Narcissism - Will be:

# DNA Behavior®

- Secretive and vague about their money situation, like how much they make or have saved. By keeping you in the dark, they're able to make one-sided money decisions and control your perception of what you can afford as a couple or a family.
- Generous with money in public to get people to like them, but privately be stingy with money.
- Grandiose when it comes to self-serving, unnecessary spending (i.e., buying a designer watch they can't afford), but skimp on the essentials (i.e., food, health expenses, basic household items).
- Entitled in believing financial disciplines like a budget do not apply to them, even though they are quick to enforce them on everyone else.
- Vindictive by often using money as a tool for punishment. They may reward you financially when you do what they want, and then withhold money when they feel vindictive.

To learn more about DNA Behavior International and the solutions we offer, please visit the following website: [www.dnabehavior.com](http://www.dnabehavior.com)

If you have any questions or would like to discuss with an executive on our team, please email us at: [inquiries@dnabehavior.com](mailto:inquiries@dnabehavior.com)



